

From: Mayer, Jerrold H
Sent: Monday, August 26, 2013 11:50 AM
To: 'SF-HOUSING-COUNSELING-L@hudlist.hud.gov'
Subject: Changes to Home Equity Conversion Mortgage Program (HECM) Counseling Protocol

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Changes to Home Equity Conversion Mortgage Program (HECM) Counseling Protocol Compliance:

The recently signed HECM Stabilization Act authorized HUD to issue new policy and guidance for the HECM program. HUD is aware of recent advertising where lenders are encouraging prospective borrowers to take advantage of the current program before the policy changes take effect. HUD anticipates that counseling agencies will see a short term increase in request for counseling sessions. This communication reviews and emphasizes the protocol requirements for thoroughness of counseling sessions. It also addresses the protocol for emergency counseling. Counselors cannot use the anticipated program changes as justification for conducting emergency counseling. In addition, it also serves as a reminder to lenders on the restrictions for contacting counseling agencies on behalf of prospective borrowers.

To read the "Changes to Home Equity Conversion Mortgage Program (HECM) Counseling Protocol Compliance" document in its entirety, please visit:
http://portal.hud.gov/hudportal/documents/huddoc?id=OHC_HECM082613.pdf

Housing Counseling Agencies should direct any questions to their HUD Office of Housing Counseling Point of Contact, or please email: housing.counseling@hud.gov

Bulk subscriptions:

Some housing counselors have asked, "How do I sign up my entire agency staff for housing counseling listserv updates?" It is easy... Just list your staff email addresses like this:

aaa@xyz.com
bbb@xyz.com
ccc@xyz.com

You can send in one email address or your entire agency. Email your list to:
jerrold.h.mayer@hud.gov

If you have a housing counseling industry friend who you want to subscribe to this listserv, there are 3 other ways to sign up: 1. send them this link:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_listserv they can sign up for the listserv there; or 2: forward them this email; or 3: Visit: <http://www.usa.gov> and subscribe at: <http://apps.gsa.gov/FirstGovCommonSubscriptionService.php> To unsubscribe - go to: <http://portal.hud.gov/portal/page/portal/HUD/subscribe/maillinglist> and click on "Housing Counseling" and follow the unsubscribe instructions on that page.

Some Helpful Links for Housing Counselors:

Technical support for Housing Counselors is available via email at: housing.counseling@hud.gov

HUD Housing Counseling webpage: www.hud.gov/housingcounseling

"The Bridge" is the HUD Office of Housing Counseling Newsletter; read archived issues on-line at:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_bridge

Housing Counseling Listserv archive:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_msg

Events & Training Calendar:

http://portal.hud.gov/hudportal/HUD?mode=disppage&id=OHC_TRAINING

Contracting Opportunities:

http://portal.hud.gov/portal/page/portal/HUD/program_offices/cpo

Career Opportunities: <http://www.usajobs.gov>

Grant Opportunities:

http://portal.hud.gov/portal/page/portal/HUD/program_offices/administration/grants/fund_savail

Presidentially Declared Disaster Areas:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/disaster

Foreclosure Assistance:

http://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor

Making Home Affordable: <http://www.makinghomeaffordable.gov/pages/default.aspx>

Freddie Mac Housing Professionals Resource

Center: <http://www.freddiemac.com/corporate/housingpros/>

This list will often provide training opportunities and event announcements for non-profit and local government HUD Housing Counseling partners. HUD does not endorse the organizations sponsoring linked websites, and we do not endorse the views they express or the products/services they or their community/business partners offer. For more information on HUD's web policies please visit:
<http://www.hud.gov/assist/webpolicies.cfm>

Thank you!!!!